

Most Important

Eastern Railway
(Personnel Department)
17 N.S. Road, Kolkata-700001

No. E.787/0/PEN/Pt.XXX

Kolkata, dated 09.09.2025

ALL CONCERNED

As per Standard list

Sub: Memorandum of Understanding (MoU) signed between Indian Railways and State Bank of India (SBI) for extending benefits under Railway Salary Package

Ref: Railway Board's letter No. 2024/ACII/9/2/e 3465654 dated 18.10.2024 (RBA No. 29/2024)

A copy of Railway Board's letter No. 2025/E(W)/40/10 dated 02.09.2025 alongwith a copy of Memorandum of Understanding (MoU) executed on 01.09.2025 between Indian Railways and State Bank of India (SBI) and its enclosures on the above subject matter is sent herewith for information and guidance.

Railway Board's letter No. 2024/ACII/9/2/e 3465654 dated 18.10.2024 (RBA No. 29/2024) as mentioned therein is enclosed herewith as ready reference.

DA: As above


(K.C. Das)

Dy. Chief Personnel Officer (NG)
fr. Pr. Chief Personnel Officer

Index No. 1058: Guidelines regarding Memorandum of Understanding (MoU) executed on 01.09.2025 between Indian Railways and State Bank of India (SBI) for extending benefits under Railway Salary Package.

भारत सरकार/**GOVERNMENT OF INDIA**
रेल मंत्रालय/**MINISTRY OF RAILWAYS**
(रेलवे बोर्ड)/(**RAILWAY BOARD**)

No. 2025/E(W)/40/10

New Delhi, dated: 02.09.2025

To
General Manager
All Indian Railways
PUs/CTIs/RDSO/PSUs.

Subject: Memorandum of Understanding (MoU) signed between Indian Railways and State Bank of India (SBI) for extending benefits under Railway Salary Package

Ref: Railway Board's letter No. 2024/ACII/9/2/e 3465654 dated 18.10.2024 (RBA No. 29/2024)

In continuation to Board's letter of even number dt 21.05.2025, an unified **Memorandum of Understanding (MoU)** was signed between Indian Railways and State Bank of India (SBI) on **01.09.2025** at Railway Board, New Delhi.

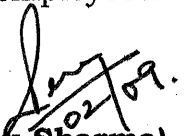
2. Under this MoU, SBI will provide a host of value-added services and benefits to Railway employees maintaining salary accounts with the Bank, including special facilities such as concessional locker rent, enhanced insurance covers, digital banking conveniences, and additional complimentary services.

3. It is reiterated that the Railway Salary Package scheme is purely optional and voluntary. Employees may, at their discretion, choose to avail of the facilities offered under this MoU. In cases where any Zonal Railway/Production Unit/CTIs/RDSO/PSUs has already entered into an agreement with another bank for similar facilities, such existing arrangements may continue.

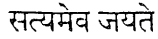
4. It is, therefore requested to disseminate the details of the MoU widely amongst employees under your jurisdiction and extend necessary support to SBI in organizing awareness camps and facilitating smooth onboarding of interested employees.

5. A detailed list of financial and service benefits available under the SBI's Railway Salary Package is enclosed herewith for circulation among employees.

DA: As above.

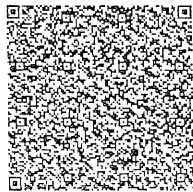

(Renu Sharma)

Principal Executive Director General/IR
Railway Board



Government of National Capital Territory of Delhi

Certificate No.	: IN-DL45976878533788X
Certificate Issued Date	: 30-Aug-2025 04:18 PM
Account Reference	: IMPACC (IV)/ dl939303/ DELHI/ DL-WSD
Unique Doc. Reference	: SUBIN-DL93930323944910788454X
Purchased by	: INDIAN RAILWAYS
Description of Document	: Article 5 General Agreement
Property Description	: Not Applicable
Consideration Price (Rs.)	: 0 (Zero)
First Party	: INDIAN RAILWAYS
Second Party	: STATE BANK OF INDIA
Stamp Duty Paid By	: INDIAN RAILWAYS
Stamp Duty Amount(Rs.)	: 100 (One Hundred only)



Please write or type below this line

This Memorandum of Understanding (MOU), executed on 01/09/2025 between **Indian Railways** represented by **Ms. Renu Sharma, Principal Executive Director, Railway Board**, having its Headquarters at Rail Bhawan, Raisina Road, New Delhi-110001, (hereinafter called the **"Indian Railways"** or **"the First Party"** which expression shall unless



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Statutory Alert:

1. The authenticity of this Stamp certificate should be verified at www.shcilestamp.com or using e-Stamp Mobile App of Stock Holding Corporation of India Limited. Any discrepancy in the details on this certificate and/or available on the website / Mobile App renders it invalid.

2. The onus of checking the legitimacy is on the users of the certificate.

3. In case of any discrepancy please inform the Competent Authority.

the context otherwise requires, include its successors and permitted assigns of the ONE PART

AND

State Bank of India (SBI), a body corporate constituted under the State Bank of India Act 1955 and carrying on the business of banking, having its Corporate Centre at State Bank Bhavan, Madame Cama Road, Nariman Point, Mumbai (hereinafter called "SBI" or the "Bank" or the "**Second Party**" which expression shall unless the context otherwise requires, include its successors in business) through **Ms. Ranjana Sinha, General Manager (NRI & Salary Package)**, State Bank of India, Corporate Centre, Mumbai of the OTHER PART

WHEREAS

- a) SBI possessing technologically advanced infrastructural facilities has offered to provide banking services as detailed in the MoU and Annexures to employees of **Indian Railways** maintaining their salary accounts with the Bank under **Railway Salary Package (RSP)**.
- b) The **First party**, in its efforts to make available modern banking facilities to its employees, has decided to accept the proposal submitted by SBI.
- c) The salary package is being offered to the employees of **Indian Railways** by the bank as a comprehensive solution for the purpose of providing various banking services and associated features which is not intended for mobilization of deposit from them.

SBI and the **First party** may be individually referred to as "Party" or collectively as "Parties".

Now therefore this Memorandum of Understanding witness as under:

Both parties have agreed as follows:

1. Period of MOU:

This MOU shall be operative for a period of **three years** w.e.f. 01/09/2025 and will be in force, unless terminated earlier or till the next MOU is signed, as mutually agreed by both parties. However, the MOU shall be reviewed by SBI in consultation with Indian Railways every year for any amendment/ addition/ deletion of features of the Salary package except for the changes brought to meet regulatory guidelines.

Salary Accounts:

- (a) The Account holders should check whether their account is properly categorized as per their eligibility under RSP, as Salary Package benefits are linked to product



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code of Salary Package accounts in Bank's system. Discrepancy observed, if any, should be brought to the notice of the Branch concerned immediately.

- (b) All new accounts being opened by the SBI in the training academies/offices/ centers/institutions of the **First PARTY** will be opened as **Railway Salary Package (RSP)** account on receipt of temporary employee numbers (for training) by training academies/ centers and on receipt of **employee/service** numbers, the employees will advise the Branch, where account is maintained for requisite amendments in the number by SBI Branch.

2. **Facilities to Account holders:**

The Bank undertakes to provide the following facilities/ services to all regular / permanent Indian Railway employees/officers drawing their salary through their **Railway Salary Package (RSP)** maintained in any of its branches:

- Existing salary accounts of officers / employees of First party will be converted to **Railway Salary Package (RSP)** subject to an application-cum-undertaking to be submitted by the respective account holder as per specimen attached in **Annexure-I** and **Annexure-II**. The facilities will be provided under **Railway Salary Package (RSP)** to regular / permanent employees as per attached **Annexure-III** depending upon the variant of account.
- Usage of the largest ATM network of SBI Group free of charge subject to limitation in withdrawal amount as prescribed by the Bank from time to time.
- Usage of other banks ATMs free of charges subject to limitation in withdrawal amount as prescribed by the Bank from time to time.
- Anywhere Banking via ATM, Internet, Mobile Banking, YONO.
- Free Shopping-cum-ATM/ Debit Card
- Free Supplementary Shopping-cum-ATM Card / Debit Card for Joint Account holder on their joint **Railway Salary Package (RSP)** accounts subject to their undertaking that the 'additional card will be issued at their own risk and responsibility'. The Bank will not be held responsible for any cost or consequence that may arise out of misuse of the additional Card.
- Free Facility for setting up of Standing Instructions within SBI.
- Free Financial Advisory Service wherever SBI has such facility.
- Other facilities as detailed in **Annexure-III & IV**
- Loans will be disbursed to the eligible employees/officers upon fulfilment of eligibility criteria by the concerned employee/officer and on meeting of Bank's terms and conditions, including establishing of the applicant's credit worthiness as per the Bank's guidelines.
- All other facilities being provided to Bank's normal customers operating salary accounts, subject to the discretion of the Bank and prevailing regulatory guidelines from time to time.



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SBI



Key highlights of Railway Salary Package (RSP) for Serving regular / permanent employees/officers of Indian Railways

Personal Accident Insurance (PAI) Cover ₹ 100 Lakh in case of Accidental Death (Without POS Condition)

Air Accidental Insurance Cover: ₹ 160 lakh

Permanent Total Disability: ₹ 100lakh

Permanent Partial Disability: Maximum up to ₹ 80Lakh

Disability Sum Insured payable as per prevailing regulatory guidelines

Group Term Life Insurance Cover : ₹ 10 Lakh

Child Education Benefit: Applicable on admissibility of Personal Accidental Insurance (Death) Insurance Cover

Additional up to 25% of admissible PAI cover subject to maximum of ₹8 lakhs for male Child/or maximum of ₹ 10 lakh for girl child in the age group of 18 to 25 years at the time of Accident

Girl Child Marriage Benefit: Applicable on admissibility of Personal Accidental Insurance (Death) Cover

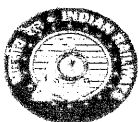
20% of entitled Personal Accidental (Death) Insurance cover subject to maximum ₹ 5 lakh for one Girl Child or maximum max up to 10 lacs for 2 girl children in age group of 18 to 25 years at the time of Accident

Super Top-Up Health Insurance Cover-

Rs. 15 Lakh with deductible Rs. 2 lakh and Rs. 30 lakh with deductible Rs. 3 lakh.

Add-on Covers: Applicable on admissibility of Personal Accidental Insurance (Death) Cover

1. Plastic Surgery in Burn Cases: Maximum up to ₹ 10 lakh
2. Transport of Imported medicine: Maximum up to ₹ 5 lakh
3. Ambulance Charges: Maximum up to ₹ 50,000/-
4. Air Ambulance Charges: Maximum up to ₹ 10 lakh
5. Death in coma (more than 48 hours) after accident: Maximum up to ₹ 5 lakh
6. Repatriation of mortal remains: Maximum up to ₹ 50,000/-
7. Family Transportation (cost of travel incurred by immediate 2 family members to reach place of accident): Maximum up to ₹ 50,000/-
8. Additional Cover, death while performing official duties on foreign soil ₹ 10 lakh
9. Health Insurance



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Relationship Banking through Wealth / Relationship Manager

"SBI Rishtey": Family Savings account for up to 4 family members (any 4 amongst Spouse, Children, Parents & Siblings) of Gold and above variant salary account holders Benefits under "SBI Rishtey"

1. Type of Account: **Regular Savings Bank Account**
2. Minimum Balance/ Monthly Average Balance: **Nil**
3. Debit Card: Classic Debit Card (**Free**, Issuance and AMC)
4. Transaction at ATMs: **Unlimited free** at all SBI ATM network, using debit card issued on "SBI Rishtey" accounts.
5. Multi City Cheque: **Nil Charge** (Except for Bulk Requirement i.e in excess of 25 leaves in a month)
6. NEFT/RTGC Charges: **Free** (Online), Applicable charges in offline mode
7. Demand Draft Charges: **Free**, if issued by debit to "SBI Rishtey" account
8. **Auto Sweep Facility**: Multi Option Deposit (MOD) **Available** (lucrative option to earn higher interest on Saving A/c, subject to written application by account holder)
9. SMS Alert Charges: **Free**
10. Annual Locker Rentals: **10% Concession** on applicable locker rentals, **every year**
11. **Personal Accidental Insurance**: ₹ 5 lakh each for all "SBI Rishtey" A/c holders (except minor account holders)

Platinum OR Select RuPay Debit Card: as an option depending on variant of RSP account

Master / Visa Debit Cards for all RSP account holders, Card variant depending on variant of RSP account

RSP Account holders to choose any one option (Master/Visa/RuPay) for free card

Concession on annual Locker Rental:	50% Concession, every year on applicable locker rentals for Diamond, Platinum and Rhodium variant account holders
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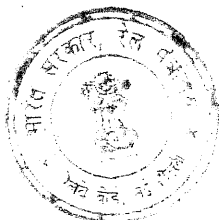
Detailed benefits are mentioned in Annexure -III, IV

4. Railway Salary Package (RSP):

- (a) **Serving Regular / Permanent employees / officers of Indian Railways**: The facilities will be provided under **Railway Salary Package (RSP)** to all serving permanent and regular employees/officers as per attached **Annexure-III & IV** depending upon the variant of account. Benefits of **Railway Salary Package (RSP)** will not be available in



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cases where salary is being credited, however the accounts are not categorized as RSP (Silver/Gold / Diamond / Platinum/ Rhodium).

- (b) **Pensioners of Indian Railways:** Bank offers separate package to the pensioners of Indian Railways (Features placed as **Annexure-VIII**). The package will be available to the pensioners as and when a separate product code is developed by bank for this purpose and associated features are made available in system. This will become a part of this MoU and fresh MoU will not be required to be entered into by both the parties for the same.

5. Loan facilities:

(a) State Bank of India will provide the SBI Personal Loan (erstwhile Xpress Credit) to eligible **Railway Salary Package (RSP)** account holders. The Xpress Credit Loan will be sanctioned solely at the discretion of the Bank and will be subject to the fulfillment of conditions as laid down by the Bank from time to time.

(b) **Indian Railways** does not undertake any liability for loans given by SBI to **Indian Railway** employees/officers in their individual capacities. **Indian Railways** will not be impleaded in any claim, action, lawsuit which an account holder may file against SBI or vice versa, i.e. SBI may file against the account holder.

(c) State Bank of India will provide home loan to RSP account holders with subject to fulfilling of other Terms and conditions.

6. **Dissemination:** The MoU, once entered by both Parties, will be widely disseminated amongst all employees/officers of all ranks by means of service letters/office memorandum/other modes, Data Network, Internet and any other means by **Indian Railways** and **SBI**.

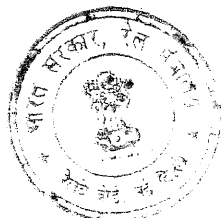
7. **Termination:** This MoU may be terminated by either party by giving three calendar months' notice of termination in writing to the other party. In the event of termination or expiry of the term of the MOU, the disbursement of salaries to the individual account holders may be done through the same account, but without the special Salary Package benefits as offered through this MoU. However, salary package benefits offered by bank at product level, at its own discretion, will continue to be available to all Indian Railway employees even after expiry or termination of MoU without the requirement of MoU.

8. Complaint Redressal and Review Mechanism:

A Complaint Redressal Mechanism has been structured for employees/officers of **Indian Railways**, and the Bank has appointed Corporate Salary Relationship Manager (CSRM) to co-ordinate with the Head Quarters of Indian Railways. The CSRM will act as a conduit between the **Indian Railways** establishments and the Bank and ensure that complaints are



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passed on/ directed to the concerned Circles/offices and shall monitor the same until resolution. In the occasion of a dispute or a difference of opinion between the parties, the same team can address and resolve the issue.

Apart from the above, bank also has a very well laid down policy on Customer Grievance Redressal. This policy covers all types of customers including pensioner. It also covers the time frame for redressal as well as the various channels available for lodging the complaints. The policy details are available at Bank's website for public information. The RSP account holders have the additional option to use such channels for redressal of their individual grievances/ complaints.

In the event of a dispute remaining unresolved, it may be referred to the Banking Ombudsman appointed by RBI under the Banking Ombudsman Scheme, if the same can be entertained by the Banking Ombudsman as per the scheme.

9. **Publicity:** State Bank of India may publish/ market about its services extended to **Indian Railway** employees/officers under this MOU and / or promote its business objectives from time to time.

10. **Personal Accident Insurance (Death) {PAI}/ Total Permanent Disability/Permanent Partial Disablement Cover / Air Accident Insurance (Death) {AAI}:**

All Personal Accident Insurance (Death / Disability) claims of the **Railway Salary Package (RSP)** account holders should be submitted by the claimant in the proper forms along with the relevant documents as prescribed by the Insurance Company with whom SBI has a tie-up; the tie-up being subject to annual review and renewal. The details of the appointed insurance company with has been placed by SBI on Bank's website <https://bank.sbi/web/salary-account/accident-insurance> which can be accessed by the personnel / employee of Indian Railways for getting know how of terms and condition of personal accidental insurance benefits and related claim process / grievance mechanism thereon. The Insurance Company, after receipt of claim papers from the claimant, will initiate the process of claim settlement. All the correspondence related to claim will be directly taken up between the Insurance Company and the claimant as per IRDA guidelines. All the settlement/ disputes will be between the claimant and the insurance company, and the **Bank / broker / Indian Railways** will not be a party to such disputes arising out of claim settlement process and the decision of the insurance company on any of the claims. Claims will be settled by the Insurance Company independently as per the Terms and Conditions of the Insurance Policy. A Broker hired by SBI will monitor and assist in early settlement of all legitimate claims, the detail of which are also placed on the bank's website. The detail of insurance company / insurance broker along with the general terms and conditions of the insurance policy are placed as **Annexure-V**.



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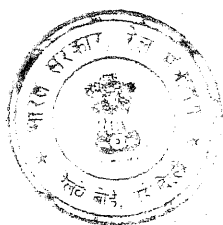


12. Group Term Life Insurance Cover:

- a) All Group Term Life Insurance (Death / Disability) claims of the **Railway Salary Package (RSP)** account holders should be submitted by the claimant in the proper forms along with the relevant documents as prescribed by the Insurance Company with whom SBI has a tie-up; the tie-up and continuation of covers being subject to annual review and renewal of the policy.
- b) On receipt of the complete set of claim documents the insurance company will settle the life insurance claims independently. All the settlement / disputes will be between the claimant and the insurance company, and the Bank/ Indian Railway will not be a party to any disputes arising out of claim settlement process or the decision of insurance company on any of the claims. The details of the appointed insurance company with which the policy has been placed along with the general terms and conditions are placed as **Annexure-VI**. The bank has also appointed insurance brokers for the assistance of the claimants and servicing claims, the details of which is also placed as **Annexure-VI**.
- c) Parties understand and agree that the personal data of the salary package account holders including "SBI Rishtey" account holders will be shared by SBI with the third-party companies/entities offering the special features or complimentary benefits related to the **Railway Salary Package (RSP)** accounts and also that such sharing will be in accordance with the applicable laws on sharing of personal data (**including the provisions of Digital Personal Data Protection Act, 2023**, as and when the same is made effective).
- d) A list of all such employees who are eligible for Group Term Life Insurance Cover under **Railway Salary Package (RSP)** will be shared by **Indian Railways** with Insurance Company under advice to the Bank and Insurance Broker. A refreshed list of all eligible employees will be shared by **Indian Railways** by 5th of every month for addition of all new employees eligible for such coverage and removal of employees becoming ineligible for coverage on account of death/retirement / loss of employer-employee connection due to any reason with **Indian Railways**. For all list of accounts shared with the insurance company by 5th of every month the effective date of cover will be the 22nd of the same month in which data is shared. For list of accounts shared after the 5th of the month, the effective date of cover will be the 22nd of the succeeding month. However, the life insurance cover will be applicable w.e.f. date of addition of accounts with the appointed insurance company and not from the date of providing data by the First party.



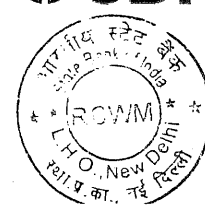
Lawyer



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SBI



12. **Super Top-Up Health Insurance Cover:** All personnel / employees of **Indian Railways** will be eligible to avail benefits of Super Top-Up health insurance at specially discounted premium as per the terms and conditions placed as **Annexure-VII**.

13. **Amendment:** Except as otherwise provided in clause 1, any provisions of this MOU may be amended or waived, only by an instrument in writing signed by both Parties.

14. **Notices:** Each notice, demand, or any other communication to be given or made hereunder shall, except as otherwise provided herein, be given or made in writing and may be sent by one party to the other party by Registered Post, hand or official e-mail to the address or such other address and email ID as one party may inform the other in writing.

Indian Railways	SBI
To be filled by first party	agmcsp.lhodel@sbi.co.in dgmsp1.resources@sbi.co.in

15. **Miscellaneous:**

a) As most of the benefits of the **Railway Salary Package (RSP)** Account variant are linked to the variant of salary account as mentioned in Annexure-III, **Indian Railways** will communicate to all the employees / officers of **Indian Railways** that as and when there is a change in the variant, the individual will intimate the new variant (with salary certificate) to the SBI branch where his/ her Salary Package account is maintained.

b) In the event of non - credit of salary for more than three months in the RSP account or default in loan accounts of any employee/officer, Bank has the discretion to convert such account to normal Saving Bank account and all benefit extended to the Railway Salary Package account holders shall stand withdrawn, without any communication. After resumption of salary credits in the account and/or repayment of defaulted amount of loan, employee/officer may apply in Bank again for converting the concerned account into RSP.

c) Benefits of Salary Package Accounts are available only to RSP categorized accounts. The employees/officers of Indian Railways to verify / ensure from their Passbook / Statement of account / Internet Banking that their account is categorized under applicable RSP (Silver/ Gold / Diamond / Platinum / Rhodium) as per **Annexure-III**.

d) Benefits to family account holders will be available only to the accounts which will be categorized as "SBI Rishtey" accounts in banks system. This needs to be verified by the Family members through Passbook / Internet Banking. However, benefits attached to family account are also subject to fulfilment of all condition related to maintenance of Railway Salary Package account.

e) If account is not categorized properly as mentioned in (c) & (d) above, serving employees / officers/ family members have to submit his / their application with required documents at their Branch of the Bank for categorizing the account properly.

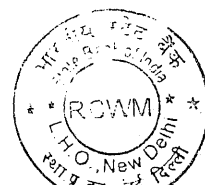


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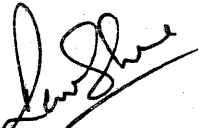


f) As regards "Know Your Customer norms" as per RBI guidelines, PAN /Form-60 (mandatory) and one Officially Valid Documents (OVDs) (including employees official Identity Card/ Certificate issued by the Railway Administration) to be provided for opening of Bank accounts. These instructions will be governed by directions issued by RBI/ Bank from time to time.

g) This MOU will be governed by the Laws of India and will be subject to the jurisdiction of the competent courts in New Delhi.

In witness whereof, each Party has scribed their respective hands through its duly authorized representative.

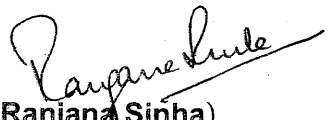
Signed on behalf of
Indian Railways

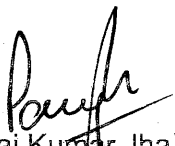

(Renu Sharma)
Principal Executive Director (IR)

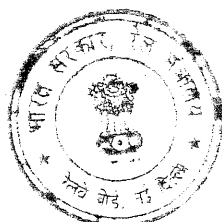
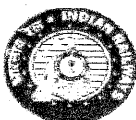
Witness :

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Signed on behalf of
State Bank of India


(Ranjana Sinha)
General Manager (NRI & SP)


(Pankaj Kumar Jha)
Dy. General Manager (SP)



Annexure-I

Application-cum-undertaking to be taken from all account holders, whether new or existing (converting sb accounts to RSP)

The Branch Manager
State Bank of India.....Branch

Dear Sir,

RAILWAY SALARY PACKAGE

(1) REQUEST FOR CONVERSION OF SAVING BANK ACCOUNT TO RSP ACCOUNT AND

(2) UNDERTAKING FROM ALL RSP ACCOUNT HOLDERS, NEW AND CONVERTED

1. I maintain a SB account with your branch and the account number is _____ / I intend to open a new SALARY PACKAGE Account. I am presently employed as _____ with, my personal Number is _____ and my Date of Birth is _____. My mobile number is _____. My present address is appended below which may please be incorporated in your records for which I am enclosing a certificate issued from the unit and request you to accept it for satisfying the KYC norms as prescribed by your bank, along with other KYC document(s) as prescribed by the RBI.
(strike out if not applicable, in case of existing customers)

2. In this connection, I request that my existing SB account number be converted into a SP account with all its special features.
(strike out if not applicable, in case of new customers)

3. I understand that auto sweep facility can be provided in this account and the special request is being submitted for the same separately.

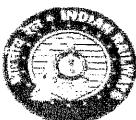
4. Since I am presently posted at / is being posted to _____ I request that my account should be transferred to _____ Branch of SBI for ease of operation.
(strike out if not applicable)

Address: _____

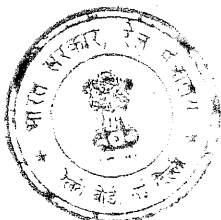
Yours faithfully,

Date :
Place :

Name :
(with DESIGNATION)
Address :



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Annexure -II

Application-cum-undertaking to be taken from all account holders new / existing / applying for conversion

The Branch Manager
State Bank of India...
.....Branch
.....

Dear Sir,

RAILWAY SALARY PACKAGE

(1) REQUEST FOR CONVERSION OF SAVING BANK ACCOUNT TO SALARY PACKAGE ACCOUNT AND

(2) UNDERTAKING FROM SALARY PACKAGE ACCOUNT HOLDERS FOR CONVERSION / SHARING OF PERSONAL DATA WITH THIRD PARTIES

1. I maintain a SB account with your branch. My account number is _____ I am presently employed in _____ as _____ at _____ I am enclosing Service Certificate issued from the office / salary slip and request you to accept it for satisfying the norms as prescribed by the Bank, along with other KYC document(s).
2. In this connection, I request that my existing SB account be converted into eligible Salary Package account. I understand that auto sweep facility can be provided in this account and the special request is being submitted for the same separately.
3. I hereby give my consent to SBI to share my personal data with the companies/entities offering the complimentary benefits/ special features related to the salary package account for the purposes of availing such benefits/ features.

Yours faithfully,

(Signature)

Date :
Place :

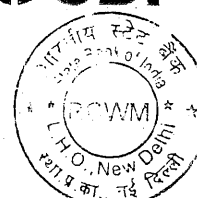
Name :
Mob. No. :
Address :



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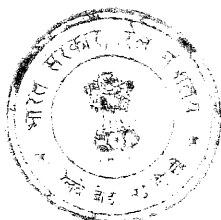
Annexure- III

**Features of Railway Salary Package (RSP) for regular / permanent employees of
Indian Railways**

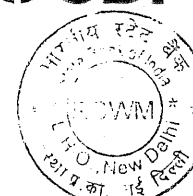
Variant of A/c Features	Silver	Gold	Diamond	Platinum	Rhodium
Eligibility	Level 1-4	Level 5-7	Level 8-9	Level 10-13A	Level 14 & above
Average Basic Pay (Rs.)	31500-44800	51100 – 78800	83600 - 93000	98400-166100	177400 - 225000
Min. Balance	Nil				
Passbook	Available free of cost (charges applicable for duplicate)				
Internet Banking	Available free (third party charges applicable)				
Auto Sweep Facility (On request)	Available (subject to written application)				
Personal Accident Insurance (death) Cover	₹ 100 lakh				
Air Accident Insurance (Death) Cover	₹ 160 lakh (i) If Air ticket has been purchased by debit to Railway Salary Package Account through Debit Card/ Cheque / Internet Banking or (ii) where ticket is not required to be purchased by the account holder (service/combat/chartered aircrafts of Defence forces) or (iii) tickets are provided by the department for official duty.				
Permanent Total Disability Cover	₹ 100 lakh				
Permanent Partial Disability Cover	Upto ₹ 80 lakh				
Purchase protection covers on debit card	₹ 2 lakh				
Group Term Life Ins. Cover	₹ 10 lakh*				
Add-On covers applicable if Personal Accident Insurance (Death) Cover is found admissible	Type of cover				₹ in lakh
	Cost of Plastic Surgery/Burn				Up to 10
	Transportation of Imported Medicine				Up to 5
	Death after Coma after accident (more than 48 hrs)				5
	Air Ambulance Cover				Up to 10
	Child Higher Education Cover (for Graduation) age between 18-25 Year –25% of entitled PAI cover. (If PAI claim is found admissible).				Up to 8 (For Girl child 10) Only one Girl



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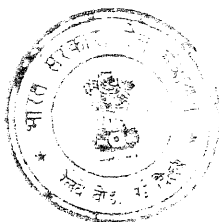
Rajendra Kumar



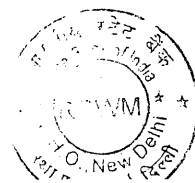
	Girl Child Cover for Marriage (Age 18-25 Years) – 20 % of entitled PAI Cover. (If PAI claim is found admissible) Maximum 10 Lakh for two girl children (5 lakh each) or ₹ 5 lakh for 1 Girl Child.		Up to 10
	Family Transportation- (cost of travel incurred by immediate 2 family members to reach the place of accident)		Up to 0.50
	Repatriation of mortal remains		Up to 0.50
	Ambulance Charges		Up to 0.50
	Additional Cover, in case of death while performing duties on foreign soil		10
ATM cum Debit Card	RuPay Platinum (free issuance & AMC)	RuPay Select (free issuance & AMC)	
	ATM/Debit card issuance is subject to written application by account holder		
Transactions At ATM	Unlimited Number of free transactions across all SBI ATMs		
Multi City Cheques	Free 25 Cheque leaves per month (except for bulk requirements)		
Concession in annual locker rent	Nil	50% on applicable rentals (every year)	
Setting up of Standing Instructions within SBI	Free (within SBI)		
RTGS/NEFT Charges	Free (offline)		
Drafts issue Charges	Free (if issued by debit to salary account or “SBI Rishtey” account)		
Family Savings Account – SBI Rishtey Available for Gold and above variant RSP accounts	1. Type of Account: Regular Savings Bank Account 2. Minimum Balance/ Monthly Average Balance: Nil 3. Debit Card: Classic Debit Card (Free, Issuance and AMC) 4. Transaction at ATMs: Unlimited free at all SBI ATM network, using debit card issued on “SBI Rishtey” accounts. 5. Multi City Cheque: Nil Charge (Except for Bulk Requirement i.e. in excess of 25 leaves in a month) 6. NEFT/RTGC Charges: Free (Online), Applicable charges in offline mode 7. Demand Draft Charges: Free, if issued by debit to “SBI Rishtey” account 8. Auto Sweep Facility: Multi Option Deposit (MOD) Available (lucrative option to earn higher interest on Saving A/c, subject to written application by account holder) 9. SMS Alert Charges: Free 10. Annual Locker Rentals: 10% Concession on applicable locker rentals, every year 11. Personal Accidental Insurance: ₹ 5 lakh each for all “SBI Rishtey” A/c holders (except minor account holders)		



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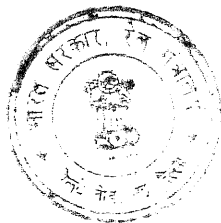
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Concession in Processing Charges and Relaxation in margin on loan to RSP account holders (Serving regular and permanent employees)	
Home Loan	100% concession in processing fee on applicable rates
Car Loan	50 % concession in processing fee on applicable rate or ₹ 500/- whichever is more is chargeable) 5% concession in margin money (LTV Subject to maximum of 100% of ex showroom price of the vehicle)
(SBI Personal Loan) Erstwhile Xpress Credit	50 % concession in processing fee on applicable rate
The account level accidental insurance covers are available till 03.04.2026 and continuation thereafter will be subject to review / renewal of the insurance policy. The Term Life insurance cover is available till 21.02.2026 and continuation thereafter will be subject to review / renewal of the insurance policy	



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Features available on SBI RuPay Debit Card -

Annexure- IV

Account Variant	Silver	Gold	Diamond	Platinum & Rhodium
Card Variant	Platinum	Platinum	Platinum	Select
Health Checkup	NA	NA	NA	Once in a year
MakeMyTrip	NA	Flat 10% Instant Discount (up to INR 1500); No Min purchase; Once a year	Flat 10% Instant Discount (up to INR 1500); No Min purchase; Once in a Quarter	Flat 10% Instant Discount (up to INR 1500); No Min purchase; Once in a Quarter
Amazon Prime	NA	Full Year Subscription	Full Year Subscription	Full Year Subscription
Gym membership	NA	NA	NA	One month offline or 3-month online subscription
SPA	NA	NA	NA	Once in a year
Lounge domestic	1 free visit a quarter	1 free visit a quarter	2 free visits a quarter	3 free domestic visits a quarter
Lounge International	NA	NA	NA	3 free international visits a year
Golf	NA	NA	NA	Once in a year
Cab aggregator	NA	NA	NA	Once in a year
Swiggy One	NA	3-month membership once in a year	3-month membership once in a year	3-month membership once in a year
Book My Show	NA	INR 250 off on purchase of min 2 tickets; once in a quarter	INR 250 off on purchase of min 2 tickets; once in a quarter	INR 250 off on purchase of min 2 tickets; once in a quarter
Personal Accident Insurance	₹ 10 lakh (With PoS condition 45 days)	₹ 10 lakh (With PoS condition 45 days)	₹ 10 lakh (With PoS condition 45 days)	₹ 10 lakh (With PoS condition 45 days)
Air Accident Insurance	NA	₹ 50 lakh (With PoS condition 45 days)	₹ 50 lakh (With PoS condition 45 days)	₹ 100 lakh (With PoS condition 45 days)
Purchase Protection	NA	₹ 2 lakh	₹ 2 lakh	₹ 2 lakh
Swiggy Offer	NA	₹ 100 every Friday - once in month	₹ 100 every Friday - once in month	₹ 100 every Friday - once in month
Amazon Offer	₹ 100 every Friday - once in month	₹ 100 every Friday - once in month	₹ 100 every Friday - once in month	NA
Concierge	24*7 concierge service 100%	24*7 concierge service 100%	24*7 concierge service 100%	24*7 concierge service
Emergency Cash concierge	NA	NA	NA	Emergency cash - international



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Annexure-V

Group Personal Accident Insurance Policy (04.04.2025-03.04.2026) Insurance Company: The Oriental Insurance Company Limited (OICL)

Contact Details and Escalation Matrix The Oriental Insurance Company Limited (OICL)

All communications / correspondence regarding claims should be sent to:

The Oriental Insurance Company Limited SBI GPA Claims Cell

Mumbai Regional Office 1, 2nd Floor, Oriental House, 7 J. Tata Road, Churchgate, Mumbai-400020.

Status of the claims can be sought, using system generated claim number/ Account Number, by any of the following channels:

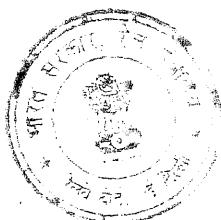
Sr. No.	Channel	Details
1	Email ID	sbigpa.claims@orientalinsurance.co.in
2	Land Line Number	022-22820494 / 22049076 / 22825619
3	Fax No.	022-22820590
4	Toll Free No	18001238733 / 1800-11-8485

Escalation Matrix (The Oriental Insurance Co. Ltd.) - Contact Details

Escalation Level	Name/Designation	Contact No.	Email Id
1st Escalation	Ms. Deepa Balasubramaniam – Dy. Manager	8655960610 / 8655960611	deepa.b@orientalinsurance.co.in
2nd Escalation	Ms. Manasi Kadam- Dy. Manager	8655960610 / 8655960611	manasi.kadam@orientalinsurance.co.in
3rd Escalation	Mr. Ninad Pote Regional Manager	8655960610 / 8655960611	pote.ninad@orientalinsurance.co.in



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M/S Anand Rathi Insurance Brokers Ltd.
Policy period: 04.04.2025 TO 03.04.2026
and for Policy Year 2020-21 and earlier: All packages

Correspondence Address:

M/s Anand Rathi Insurance Brokers Lt. (ARIBL),
09th Floor, Times Tower, Kamala Mills Compound,
Senapati Bapat Marg, Lower Parel, Mumbai - 400013, Maharashtra
Toll Free No: 1800-123-8733
WhatsApp Chat Bot: 8657923021
Email ID: paihelpdesk@rathi.com

Land Line No. **022-4909 3000/3003/3006**

Contact details of dealing officials:

Name	Designation	Mobile No.	Email id
Ghanshyam Suthar	Deputy Manager	7627085814	ganshyamsuthar@rathi.com
Yash Parmar	Management Trainee	8097841334	yashparmar@rathi.com
Aniruddha Sargade	Senior officer	8657893622	aniruddhasargade@rathi.com
Bhupendra Thanekar	Asstt. Vice President	9833784147	bhupendrathanekar@rathi.com
Binita Shah	Director	—	binitashah@rathi.com

General terms and conditions of Personal Accident Insurance (PAI) death / Permanent Total Disablement (PTD) / Permanent Partial Disablement (PPD) / Air Accident Insurance (AAI)death

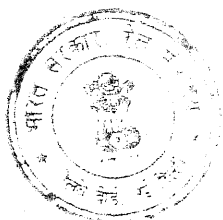
Policy No. 580000/48/2026/72,

Policy Period 04th Apr 2025 (0000 Hrs.) till 03rd Apr 2026 (2359 Hrs.)

1. Personal Accident Insurance (Death / Disability) Cover (PAI) will be available only in case of death / Disablement resulting solely and directly from accident caused by external, violent, and visible means. Accidental death is defined as per IRDA norms/ guidelines. Death / Disablement due to direct war / circumstances traceable to declared war will not be covered.
2. The Personal Accident Insurance Cover will be available to Railway Salary Package customers.
3. Insurance Cover will be available to the existing as well as newly opened / converted Salary Package/Pension Account holders



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4. Only Primary Salary Package Account holders will be eligible for coverage under the policy (i. e. account holder for whom salary is being credited). **There should be minimum one Salary/Pension Credit within 90 days prior to the date of accident for claims being eligible, except for the accounts opened in last 90 days.**
5. In case of death / disability by accident of a **newly recruited Railway employees / officer**, he /she will be eligible for Insurance benefits immediately after opening of RSP Account. However, if salary / Stipend is not being credited in this RSP Account after one month from opening of the account, then such customer will not be eligible for Insurance Claims.
6. The benefit of Personal Accident Insurance (Death) Cover {PAI} and Air Accident Insurance (Death) Cover {AAI} will be available to the claimant only if the account is under the Salary Package with appropriate product code of RSP as per terms and conditions of Insurance.
7. In case of multiple accounts related to a single CIF, only one account where salary is credited will be taken into consideration subject to fulfilment of other policy conditions. However, if salary / pension is being credited in more than one account for the same customer, only one account eligible for higher sum insured will be considered for insurance claim payment.
8. Joint account holders of Salary Package Accounts opened under RSP are not included under Free Personal Accident Insurance (Death) Cover {PAI} /Air Accident Insurance (Death) {AAI} Cover.
9. The Personal Accident cover will be available for the beneficiaries even in case of death in a Terrorist/ Naxalite action.
10. Payment of Insurance will not be eligible in respect of death / disability:
 - a) from intentional self-injury, suicide, or attempted suicide
 - b) whilst under the influence of intoxicating liquor or drugs
 - c) directly or indirectly caused by venereal disease or insanity
 - d) arising or resulting from the insured committing any breach of the law with criminal intent.
11. Insurance in respect of death due to bodily injury or any disease or illness of the insured persons is not payable, if:
 - a) Directly or indirectly caused by or contributed to by or arising from ionising radiation or contamination by radioactive substance from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - b) Directly or indirectly caused by or contributed to by or arising from nuclear weapon materials.
 - c) Death occurring in incidents related to declared war.
12. The insurance under this policy shall not extend to cover death disablement resulting directly or indirectly from pregnancy or in consequence thereof.



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13. In case of death due to ship accident other than declared war by Government of India shall also be covered for Personal Accident (Death) Insurance Cover.

14. Death of Railway Employees / officers, from an injury sustained because of an aircraft accident, in situation which is not declared war, including while conducting rescue operations for civilians during natural disasters like flood, and other such civilian operation, to be covered under the Policy.

15. Death due to high altitude conditions will also be treated as eligible for Accident Insurance cover, **subject to proximate cause of death is attributable to high altitude condition**

16. Death due to "Snake Bite" will also be covered

17. The Air Accident Insurance (Death) Cover [AAI] claim will be treated as valid claim only if, **Air ticket have been purchased by debit to Railway Salary Package Account using Cheque / Debit Card / Internet Banking, or where ticket is not required to be purchased by the account holder (service/combat/chartered aircrafts of Defence forces) or is provided by the department for official duty.** However, it is noted that total claims under this category will be limited to ₹ 25 Crore for any one Air Accident incident and maximum ₹ 50 crore in policy year 04.01.2025 to 03.01.2026 for all SBI Salary Package Accounts.

18. Claimants will submit claims directly to the Insurance Company. The Insurance Company will settle claims independently, as per the Policy terms and conditions. **Bank and Indian Railway will not be a party** to any dispute between the claimant and insurance company.

19. All the eligible claims will be payable by the insurance company and Bank/Broker/ Indian Railway shall have **no liability whatsoever** in respect thereof.

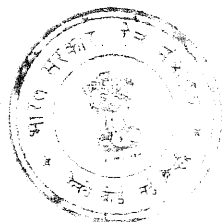
20. Claimants or their representatives have to send intimation of insurance claim to the concerned Insurance Company directly. Intimation may be sent by email/ phone/ letter within 90 (ninety) days of the death of the Salary Package Account Holder. However, for settlement of claims, the relevant supportive documents as per the arrangement have to be submitted by the claimant subsequent to submission of intimation of claim within 180 days of the date of death of salary package account holder. Insurance company will settle the claim as per IRDA guidelines.

21. In case of death occurred due to High Altitude Condition, it will also be treated as eligible for Accidental Death.

22. Maximum Insurance claim amount payable to claimant of any deceased RSP personnel will be Rupees 1 crore.



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23. The beneficiary on death of Primary Salary Account holder shall be as follows: -

i. In case of account opened in single name, the nominee registered in Salary Package account of deceased will be beneficiary for the purpose of insurance claim. (Bank's role will be limited only to certify the names of nominee as per Bank records).

ii. In case, the account is opened as joint account, then the beneficiary will be the surviving account holder(s) for the purpose of insurance claim even if the nominee is available in the account. (Bank's role will be limited only to certify the names of surviving joint account holder(s) as per Bank records).

iii. In case, the account is opened as joint account, in event of death of all the account holders, the nominee, if available, will be the beneficiary for the purpose of insurance claim. (Bank's role will be limited only to certify the names of nominee as per Bank records).

iv. In cases other than i, ii and iii above the claim shall be settled as per the procedure of the insurer. The identification of legal heirs and the authenticity of the claim will be the responsibility of the Insurer.

24. **Permanent Total Disablement (PTD)** :Solely and directly from accident caused by external, violent, and visible means within 12 calendar months of occurrence resulting in total and irrecoverable loss as total permanent disablement, as per terms and conditions of the insurance company.

25. **Permanent Partial Disablement (PPD)** : solely and directly from accident caused by external, violent, and visible means within 12 calendar months of its occurrence resulting in total and or partial irrecoverable loss of use or the actual loss by physical separation where a part of the body becomes permanently disabled (i.e., partial loss as defined by IRDA).

26. **Payment Of Claim** : Insurance claim amount will be paid in beneficiary's account with State Bank of India only. Claim amount will first be appropriated against Personal loan and Overdraft facility (unsecured loan i.e loan granted under Railway Salary Package) outstanding with SBI, if loan amount is not covered under another Insurance Policy (Rinn Raksha).

27. **Disclosures** : Details in relation to claim guidelines, escalation matrix of insurance company and insurance brokers, grievance redressal mechanism, claim format etc. have been placed by the bank at bank's website <https://bank.sbi/web/salary-account/accident-insurance> . for information and usage of personnel / employees of Indian Railways name of 1st party, and also for public at large.



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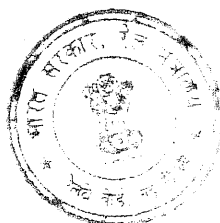


Rajendra Kumar



Annexure-VI**SBI Railway Salary Package Group Term Life Insurance Policy 22.02.2025 to 21.02.2026**

Name of Insurance Company: M/s SBI Life Insurance Ltd.				
Escalation Matrix for claims (SBI Life): GTL policy for the for the period 2025-26				
Level	Name	Desig.	e-mail id	Contact No.
1	Meena Thawani	Regional Claim Support	meena.thawani@sblife.co.in	022-66283251
	Ketan Thacker	Regional Head (Claims)	ketan.thacker@sblife.co.in	8408994747 022-66283205
	Anand Iyer	Key Account Manager	anand.iyer@sblife.co.in	9773275861
2	Rakesh Kumar	Vice President & ASM	ku.rakesh@sblife.co.in	9793600881
	V Prakash	Vice President & RSM	v.prakash@sblife.co.in	9711879333
3	Roopa Anchan	Regional Manager (Operations & Compliance)	roopa.anchan@sblife.co.in	022-66283234
Toll Free Number for claim intimation /Query: - 18002679090				
Email I'd for Claim Intimation/Query: - sampsur.mumbaimetro@sblife.co.in				
Escalation Matrix for Policy Administration (MJML) for the period 2025-26				
Level	Name	Desig.	e-mail id	Contact No.
1	Vidya Velayudhan	Associate Vice President	vidya.velayudhan@sblife.co.in	022-66456744
2	Pradeep Gautam	Vice President (Group Operations)	pradeep.gautam@sblife.co.in	022-66456192
Email I'd for MJML intimation / enquiry: - sampco@suraksha@sblife.co.in				



Escalation Matrix for Claims: Insurance Broker				
Name of Insurance Broker Firm: M/s Alliance Insurance Brokers Pvt. Ltd.(AIBPL) GTL Policy Period 2025-26 (22.02.2025 to 21.02.2026)				
Level	Name	Desig.	e-mail id	Mobile No
1	Kanchan Mote	Senior Manager	kanchan@allianceinsurance.in	8976799824
2	Pallavi Khedekar	Chief Manager	pallavi@allianceinsurance.in	7710005301
3	Dhananjay Kulkarni	Chief Manager	dhananjay@allianceinsurance.in	7777031502
4	Nitesh Sharma	Dy. Vice President (Employee Benefits)	nitesh@allianceinsurance.in	9167980504
5	Jignesh Purohit	Senior Vice President (Employee Benefits)	jignesh@allianceinsurance.in	8433747396
Toll Free Number for claim intimation /Query: -				
Email I'd for Claim Intimation/Query: - sbgtlclaims@allianceinsurance.in				

Escalation matrix, addition deletion of MJML: Insurance Broker				
Level	Name	Desig.	e-mail id	Mobile No
1	Rakesh Harekar	Chief Manager	sbgtlpolicy@allianceinsurance.in	916795004
2	Trupti Bhatkar	Assistant Vice President	Trupti@allianceinsurance.in	916721421
3	Jignesh Purohit	Senior Vice President (Employee Benefits)	jignesh@allianceinsurance.in	843374739
Email I'd for Policy Endorsements: - sbgtlpolicy@allianceinsurance.in				
Policy administration contact: Insurance Broker				
1	Madhavi Chavan	Chief Manager	madhavi@allianceinsurance.in	720898468



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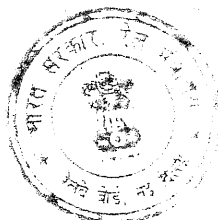


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GENERAL TERMS AND CONDITIONS OF GROUP TERM LIFE INSURANCE (GTLI)
(DEATH)

1. **Policy Number:** 72100481905
2. **Name of Insurer:** SBI Life Insurance Company Limited
3. **Current Policy Period:** 22.02.2025 (0000 Hrs.) to 21.02.2026 (2359 Hrs.) (continuation beyond 21.02.2026 is subject to policy renewal.
4. **Age Group:** Entry age is 18 years (subject to condition of maintaining railway salary package account with SBI. Maturity Age is 65 years (last birthday) or superannuation whichever is earlier.
5. **All activities** of / at work are covered.
6. **Suicide** to be covered from day one of start of coverage.
7. The account holders under railway salary package will be covered under the policy on the basis of list of employees provided by the Indian Railways as mentioned under Para 11 of the MoU.
8. 24 hours death risk cover under one-year term insurance plan covering all deaths including suicide is covered from day one subject to addition of the eligible account holder in policy list maintained with the insurance company. The data for which is to be supplied to the insurance company as per the terms of Para 11 of this MoU.
9. No medical examination of individual Salary Package Account holder will be undertaken as it will be a group policy.
10. The claimant of the salary account holder needs to submit claim form along with required documents directly to the Insurance Company.
11. Nominee will not be asked at the time of addition of members or members joining the policy. Claimant / Beneficiary to be decided as under-
 - a) In case of account opened in single name, the nominee recorded in Bank will be beneficiary for the purpose of insurance claim. (Bank's role will be limited only to certify the name of nominee as per Bank records).
 - b) In case the account is opened as joint account, then the beneficiary will be the surviving account holder(s) for the purpose of insurance claim even if a nominee is available in the account. (Bank's role will be limited only to certify the names of surviving joint account holder(s) as per Bank records).
 - c) In case, the account is opened as joint account, in event of death of all the account holders, the nominee in salary account in Bank's system, if available, will be the beneficiary for the purpose of insurance claim. (Bank's role will be limited only to certify the name(s) of nominee(s) as per Bank records).
 - d) In case other than A, B, and C, above the nominee shall be the beneficiary in salary account holders service records with the employer, in whose favor terminal dues are paid by the employer, basis certificate issued by the employer to that effect.



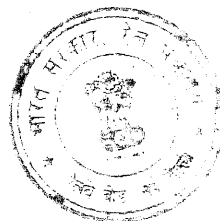
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- e) In cases other than A, B, C and D above the claim shall be settled as per the procedure of the insurer. The identification of legal heirs and the authenticity of the claim will be the responsibility of the Insurance Company.
12. Claims will be processed by the insurance company independently; Bank or Brokers will not be a party to any dispute arising out of claim settlement process at any stage.
13. The Insurance Company should entertain claims where intimation from branch/claimant is received by them by email/ fax/ letter within 90 (ninety) days of the death of the Salary Package Account Holder. The claim should be settled within 7 days on receipt of required documents at the centralized point of the insurer. All admissible claims where death happens within the Policy period are to be paid by the Insurance Company whether the Policy is subsequently renewed or not.



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Rangane Kande



GENERAL TERMS AND CONDITIONS OF SUPER TOP-UP HEALTH INSURANCE**Details of Super Top-Up health Insurance Policy for Railway Salary Package****Claim Support Matrix:****Product brief**

Super Top up Health insurance Plan for (1 Adult, 2 Adult, 2 Adult + 2 Child) plan with Sum Insured option 15 lakh with 2 lakh deductible and 30 Lakh with 3 lakh aggregate deductible by Bajaj Allianz General Insurance Co Ltd. on individual payment basis Premium table (including Tax) with Sur Insured and deductibles is as below.

Sum Insured/ Deductible	1A (Premium ₹)	2A (Premium ₹)	2A+1C (Premium ₹)	2A+2C (Premium ₹)
15 Lac/ 2 lac	1,623/-	1,763/-	1,843/-	1,995/-
30 Lac/ 3 Lac	2,056/-	2,229/-	2,332/-	2,495/-

Key Features

- A Super Top up health Indemnity insurance Plan that helps Individual and his/her family stay adequately insured at the time of Hospitalization event.
- Coverage available for 1Adult, 2 Adult, 2 Adult+ 1 Child and 2 adult + 2 Child.
- In- Patient Hospitalization is considered as treatment.
- Day care procedure is covered.
- Entry age 18 Years to 65 Years (Child age 3 month to 25 Years)
- 60 days Pre and 90 days Post Hospitalization also Covered.
- Medical Advancement Surgery Covered
- Road Ambulance upto Rs 2000/-
- Ayush Treatment also covered
- Renewal up to 75 year
- Auto Renewal option is available

Waiting Period:

- For Accidental Hospitalization no waiting period.
- Hospitalization for illness 30 days waiting period is applicable.
- Pre-Existing disease waiting period is 24 Month.
- Specific disease waiting period is 24 Month.

Policy Buy Journey: Policy can be purchased through online and offline both options available

Claim Process for Cashless and Reimbursement

Intimation: Information regarding Intimation of Claim: Customer or individual claiming on customer behalf must promptly, compulsorily and in any event within 48 hours of admission to a Hospital give intimation of claim including written information or telephonic intimation to Bajaj Allianz's Call Cent on the number (1800 103 2529) provided on the health card. Intimation should include details of policy number, card number of claimant, name of claimant, name of hospital, contact number and address of hospital, complaints/ailment/diagnosis for which treatment is being sought, room type and estimate expenses.

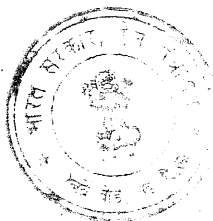
Cashless Request:

Need to show the Health ID card of the patient to avail Cashless facility at our Network Hospital helpdesk.

Hospital formalities shall be completed and Pre-authorization form shall be sent at Bajaj Allianz through Email or Hospital portal.



Signature



For status you can utilize our web links or connect to our call center (Toll Free: 1800 103 2529)
Reimbursement: Customers are required to send hardcopies within 30 days post discharge on below address

Bajaj Allianz General Insurance Co. Ltd.
Bajaj Finserv Building, A -Wing 2nd Floor, Bajaj Finserv Building, Behind Weikfield IT Park ,
Off Nagar Road, Viman Nagar, Pune - 411 014, Maharashtra

Claim status can be viewed on :-

<https://general.bajajallianz.com/BagicNxt/InHouseSP/hm/externalUserCC.jsp>

Claims escalation matrix	SPOC	Preauth@bajajallian.co.in
	1st Escalation	Sandip.Harak@bajajallianz.co.in
	2nd Escalation	ashish.rasal@bajajallianz.co.in
	3rd Escalation	Tejveer.Singh@bajajallianz.co.in

General Exclusions:

1. Investigation & Evaluation a) Expenses related to any admission primarily for diagnostics an evaluation purposes only are excluded even if the same requires confinement at a hospital. b) An diagnostic expenses which are not related or not incidental to the current diagnosis and treatment ar excluded. 2. Rest Cure, rehabilitation and respite care a) Expenses related to any admission primaril for enforced bed rest and not for receiving treatment.

Any dental treatment that comprises of cosmetic surgery.

2. Medical Expenses where Inpatient care is not warranted and does not require supervision c qualified nursing staff and qualified medical practitioner round the clock

3. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation c nationalization or requisition of or damage by or under the order of any government or public loca authority. Any Medical Expenses incurred due to Act of Terrorism will be covered under the Certificat of Insurance

Note: Above is write up is summary of Product feature along with Basic Terms & Conditions. For Mor information.

Please refer policy wordings www.bajajallianz.co.in, All policy conditions will be available wit Certificate of Insurance.



Law Shree



Rangana Runk



Annexure-VIII

Features of Pension Package for India Railway Pensioners

Variant of A/c	Comprehensive Pension Package for Indian Railway Pensioners	
Features		
Eligibility(net pension)	All Regular Pensioners of Indian Railways	
Min. Balance	Nil	
Passbook	Available free of cost (charges applicable for duplicate)	
Internet Banking	Available free (third party charges applicable)	
Auto Sweep Facility (On request)	Available (subject to written application)	
Personal Accident Insurance (death) Cover	₹ 30 lakh	
Add-On covers applicable if Personal Accident Insurance (Death) Cover is found admissible	Type of cover	₹ in lakh
	Cost of Plastic Surgery/Burn	Up to 10
	Transportation of Imported Medicine	Up to 5
	Death after Coma after accident (more than 48 hrs)	5
	Air Ambulance Cover	Up to 10
	Child Higher Education Cover (for Graduation) age between 18-25 Year –25% of entitled PAI cover. (If PAI claim is found admissible).	Up to 8 (For Girl child 10) Only one Girl
	Girl Child Cover for Marriage (Age 18-25 Years) – 20 % of entitled PAI Cover. (If PAI claim is found admissible) Maximum 10 Lakh for two girl children (5 lakh each) or ₹ 5 lakh for 1 Girl Child.	Up to 10
	Family Transportation- (cost of travel incurred by immediate 2 family members to reach the place of accident)	Up to 0.50
	Repatriation of mortal remains	Up to 0.50
	Ambulance Charges	Up to 0.50
ATM cum Debit Card	RuPay Platinum (free issuance)	
	ATM/Debit card issuance is subject to written application by account holder	
The account level accidental insurance covers are available till 03.04.2026 and continuation thereafter will be subject to review / renewal of the insurance policy. The package will be available to the pensioners as and when a separate product code is developed by bank for this purpose and associated features are made available in system.		



Lawrence



Rajane Link



Features associated with RuPay Platinum debit card for Indian Railway Pensioners*

Card Variant	RuPay-Platinum
MakeMyTrip	Flat 10% Instant Discount (up to ₹ 1500); No minimum purchase; once in a year
Amazon Prime	Full year subscription
Lounge - domestic	1 free visit a quarter
Swiggy One	3-month membership once in a year
Book My Show	INR 250 off on purchase of min 2 tickets; once in a quarter
Personal accident & permanent disability insurance Cover	₹ 10 lakh (With PoS condition 45 days)
Air accident insurance Cover	₹ 50 lakh (With PoS condition 45 days)
Purchase Protection Cover	₹ 2 lakh
Swiggy offer	₹ 100 every Friday - once in month
Amazon offer	₹ 100 every Friday - once in month



Sanjiv Kumar



Rajendra Singh



2024/ACII/9/2/e

I/3107810/2024

भारत सरकार Government of India
रेल मंत्रालय Ministry of Railways
रेलवे बोर्ड (Railway Board)

RBA No.29/2024

No.2024/ACII/9/2/e 3465654

New Delhi, Dated : 18.10.2024

General Managers
All Zonal Railways /PUs .

Sub: Bank Account – Salary Package Scheme reg.

In order to provide maximum benefits to employees as permissible under salary accounts package of various banks, Zonal Railways/PUs may assist the banks through setting up of camps, dissemination of information on various salary packages, training on personal finances etc. Further, Zonal Railways must ensure that the information must be disseminated only after taking inputs from as many banks as possible to provide wider choice and prevent frequent changes to salary account.

However, it may be noted that instructions issued vide Board's letter no. 2006/ACII/9/1/Pt.II dated 04.05.2012 (RBA No.11/2012) and letter no. 2006/ACII/17/1 dated 14.03.2006 (RBA No.09/2006) remains unchanged. Employees are free to open their account with any bank and Railway administration does not provide any preference for any particular bank with regard to opening of salary accounts. Further, Railway Administration shall neither be a guarantor for any loan nor undertake deduction from salary towards any loan scheme offered by Bank to the employees under the salary package scheme.

Railway should neither make any commitment to the bank nor be a party to any commitment extended by the bank to the employees. This aspect in particular may be widely disseminated amongst employees and the banks.

Suitable arrangements may please be made in the matter.

Signed by

Rajat Agarwal

Date: 18-10-2024 18:49:29

(Rajat Agarwal)
Joint Director/Finance(CCA)
Railway Board

भारत सरकार / GOVERNMENT OF INDIA
रेल मंत्रालय / MINISTRY OF RAILWAYS
(रेलवे बोर्ड / RAILWAY BOARD)

सं. 2024/एसी॥११/१/२/ई 3465654

आरबीए सं. 29/2024
नई दिल्ली, दिनांक 18-10-2024

महाप्रबंधक

सभी भारतीय क्षेत्रीय रेलें/उत्पादन इकाइयां

विषय: बैंक खाता - वेतन पैकेज योजना संबंधी।

विभिन्न बैंकों के वेतन खाता पैकेजों के अंतर्गत यथा अनुमेय कर्मचारियों को अधिकतम लाभ प्रदान करने के उद्देश्य से क्षेत्रीय रेलें/उत्पादन इकाइयां बैंकों के आयोजन, विभिन्न वेतन पैकेजों पर सूचना का प्रसार, निजी वित्त पर प्रशिक्षण आदि द्वारा बैंकों की सहायता कर सकती हैं। इसके अतिरिक्त, व्यापक विकल्प प्रदान करने और वेतन खाते में बार-बार परिवर्तन को रोकने के लिए क्षेत्रीय रेलें यह सुनिश्चित करें कि जितने बैंकों से संभव हो सके, उनसे जानकारी प्राप्त कर ही सूचना प्रसारित हो।

बहरहाल, यह नोट किया जाए कि बोर्ड के दिनांक 04.05.2012 के पत्र सं. 2006/एसी॥११/१/भाग II (आरबीए सं.11/2012) तथा दिनांक 14.03.2006 के पत्र सं. 2006/एसी॥११/१/1 (आरबीए सं.09/2006) के तहत जारी अनुदेश अपरिवर्तित रहेंगे। कर्मचारी किसी भी बैंक में खाता खोल सकते हैं तथा रेल प्रशासन वेतन खाता खोलने के लिए किसी विशेष बैंक को प्राथमिकता नहीं देता है। इसके अतिरिक्त, वेतन पैकेज योजना के अंतर्गत बैंक द्वारा कर्मचारियों को प्रस्तावित किसी ऋण योजना के लिए न तो गारंटीकर्ता होगा और न ही वेतन से किसी ऋण के लिए कटौती करेगा।

रेलवे न तो किसी बैंक को वचनबद्धता देगा और न ही बैंक द्वारा कर्मचारियों को दी जाने वाली वचनबद्धता की पार्टी होगा। कर्मचारियों तथा बैंकों में विशेष रूप से इसका व्यापक प्रसार किया जाए।

इस मामले में समुचित व्यवस्था की जाए।



(रजत अग्रवाल)
संयुक्त निदेशक/वित्त (सीसीए)
रेलवे बोर्ड